

FILED
4/14/22 8:45 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL A. NOVAK : Case No. 22-20297-TPA
: Chapter 13
Debtor : Related to Doc. No. 8

ORDER

A continued show cause hearing was held on April 6, 2022, due to the Debtor's history of multiple case filings. The Debtor personally appeared at the hearing and stated that he has made a Plan payment, he is building an HVAC business and his family members are assisting him with payments. Counsel for Deutsche Bank advised the Court that the Debtor is \$86,000 in arrears on his Mortgage however the Debtor avers there is some equity in the property. The case will go forward and therefore,

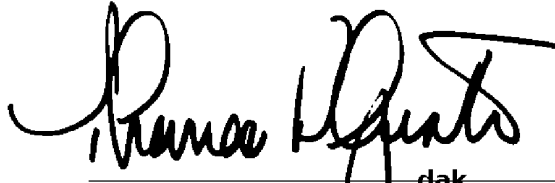
AND NOW, this *13th* day of *April, 2022*, it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Debtor shall immediately set up with "TFS" payments to the Chapter 13 Trustee.

(2) The Debtor shall timely make full plan payments to the Chapter 13 Trustee, on or before the date upon which the respective plan payment is due, *time being of the essence*, commencing with the month following the month in which this Order is entered. Approved wage attachment remittances shall be considered a "plan payment" for purposes of this Order. For the duration of this bankruptcy case, in the event that the Debtors ***fail to make any subsequent plan payments*** to the Trustee the case will be dismissed, ***with prejudice and a two year bar***, upon the

filing of an Affidavit of Default by the Trustee without further hearing. Such Affidavit of Default shall contain a statement of the default as supported by the records of the Trustee.

(3) The *Order to Show Cause* (Doc. No. 8) dated February 23, 2022, is hereby
VACATED.

A handwritten signature in black ink, appearing to read "Thomas P. Agresti", is written over a horizontal line.

Thomas P. Agresti, Judge ~~dak~~
United States Bankruptcy Court

Case administrator to serve:
Debtor
Paul McElrath, Esq.
Brian Nicholas, Esq.

In re:
Paul A. Novak
Debtor

Case No. 22-20297-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2022

User: auto
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	+ Paul A. Novak, 4607 Library Road, Ste 220-66, Bethel Park, PA 15102-6902

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1 bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Paul A. Novak ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5